

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

**John Wesley Goodwin Jr. and Vernelle Laney
Goodwin**

Case No. 11-81395

a/k/a Vernelle Laney Montgomery, Vernelle L.

Moontgomery

S.S. Nos.: xxx-xx-3379 and xxx-xx-0365

Mailing Address: 14800 Railroad Street, Gibson, NC 28343-

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on August 30, 2011.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: September 15, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)

Date: 8/4/11

Lastname-SS#: Goodwin-3379

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral
Scotland County tax	6	

SURRENDER COLLATERAL

Creditor Name	Description of Collateral
One Main Finance	1994 Buick Roadmaster

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See t)
Scotland County tax	6		**
			**
			**
			**
			**
Citi Mortgage	3		**
			**
			**
			**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral
None	None

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Citi Mortgage	3	\$508	N/A	n/a	\$508.00	DOT
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

STD - SECURED DEBTS at FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Branch Banking & Trust	1		5.00			Avoid pursuant to 522f
FIA Card Services	4		5.00			Avoid pursuant to 522f
			5.00			
			5.00			

STD - SECURED DEBTS at 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
BB&T	2	\$7,998	5.00	\$62	\$174.65	2007 Dodge Caliber
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)

Amount
Law Offices of John T. Orcutt, P.C.
\$2,800

SECURED TAXES

Secured Amt
IRS Tax Liens
Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

Amount
IRS Taxes
\$2,570
State Taxes
Personal Property Taxes
Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%)

Int. %	Payoff Amt

All Co-Sign Protect Debts (See*)

Amount**

GENERAL NON-PRIORITY UNSECURED

Amount**
DMI= None(\$0)
None(\$0)

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$793** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **9.64** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE

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Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

NC Department of Revenue
Post Office Box 25000
Raleigh, NC 27640-0002

Direct TV
c/o NCO Financial
Post Office Box 4935
Trenton, NJ 08650

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Bank of America
4060 Ogletown/Stanton Road
Newark, DE 19714

Fayetteville VAMC
2300 Ramsey Street
Fayetteville, NC 28301

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Branch Banking & Trust
Post Office Box 1847
Wilson, NC 27894

FIA Card Services
c/o Sessoms & Rogers
Post Office Box 52508
Durham, NC 27717

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Branch Banking & Trust
Loan Services
Attn: Managing Agent
Post Office Box 2306
Wilson, NC 27894

GC Services
Post Office Box 1389
Copperas Cove, TX 76522-5389

Experian
P.O. Box 2002
Allen, TX 75013-2002

CAC Corporation
2601 NW Expressway
Suite 1000 East
Oklahoma City, OK 73112-7236

GE Money Bank
Bankruptcy Dept.
Post Office Box 103104
Roswell, GA 30076-3104

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

CBCS
Post Office Box 164089
Columbus, OH 43216-4089

Internal Revenue Service
Post Office Box 7346
Philadelphia, PA 19101-7346

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Chase
201 North Walnut Street
Wilmington, DE 19801

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

CitiMortgage
Attn: Managing Agent
Post Office Box 660065
Dallas, TX 75266-0065

Lowe's
Post Office Box 981400
El Paso, TX 79998

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Department of the Treasury
Financial Management Service
Post Office Box 1686
Birmingham, AL 35201-1686

Midland
8875 Aero Drive
Ste 200
San Diego, CA 92123

National Finance Company
1419 South Main Street
Laurinburg, NC 28352

Security Financial Services
1549 Atkinson Street
Laurinburg, NC 28352

NC Department of Justice
for NC Department of Revenue
Post Office Box 629
Raleigh, NC 27602-0629

Trophy Financial Inc.
1301 Atkinson Street
Laurinburg, NC 28352

NC Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

US Attorney's Office
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

North Carolina Dept of Revenue
Post Office Box 1168
Raleigh, NC 27602-1168

Verizon
Post Office Box 26055
Minneapolis, MN 55426

North Carolina Employment Security
Commission
Post Office Box 26504
Raleigh, NC 27611-6504

WalMart
Post Office Box 981400
El Paso, TX 79998

Northstar Location Services
4285 Genesee Street
Buffalo, NY 14225-1943

Wells Fargo Financial
c/o Zenith Acquisitions
170 North Pointe Parkway
Suite 300
Buffalo, NY 14228

One Main Financial
Attn: Managing Agent
1333 Scotland Crossing
Laurinburg, NC 28352

Sandhills Regional Medical Center
c/o Allied Interstate
Post Office Box 361533
Columbus, OH 43236-1533

Scotland County Tax Collector
Post Office Box 488
Laurinburg, NC 28352-0488